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FRANK L. CHAPIN
SYDNEY L. GUTIERREZ-CHAPIN
319 Church Street
Sandpoint, Idaho 83864
Telephone: (208) 263-5131
Facsimile: (208) 263-3390
E-Mail: sydney@televar.com

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

FRANK CHAPIN and SYDNEY CHAPIN
Debtors,

Case No. 02-0218

NOTICE OF HEARING TO
APPROVE REAFFIRMATION
AGREEMENT BETWEEN DEBTORS
AND FRANK A. MARTIN

COMES NOW Debtors, Frank L. Chapin and Sydney L. Gutierrez-Chapin, appearing pro se, hereby notify the U.S. Trustee, Creditor identified and all parties requesting notice of the Motion for Approval of Reaffirmation Agreement.

A hearing on the foregoing Motion will be conducted by the court as follows:

Date: May 11, 2004
Time: 9:30 a.m.

Place: U.S. Bankruptcy Court, Federal Building
205 N. 4th Street, Coeur d'Alene, ID 83814

Judge: The Honorable Terry L. Myers

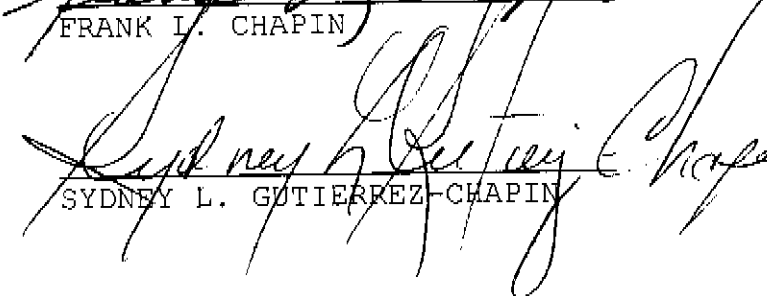
The Motion is on file with the Clerk of the United States Bankruptcy Court and may be viewed during normal business hours. Copies of the motion may be obtained by request to Frank L. Chapin and/or Sydney L. Gutierrez-Chapin, 319 Church Street, P.O. Box 781, Sandpoint, ID 83864, Telephone (208) 263-5131, Fax (208) 263-3390 during normal business hours.

Any Objections or Responses must be filed and served by May 7, 2004. You must file your written objection with the Court Clerk, and serve copies on the undersigned and the U.S. Trustee. Any creditor or party-in-interest who does not file and serve a written objection in the manner and within the time period specified may be deemed to have waived the right to object, and if no objections are received, the Bankruptcy Court may enter an ex parte order approving the proposed Debtor's Motion.

DATED this 28th day of April, 2004.



FRANK L. CHAPIN



SYDNEY L. GUTIERREZ-CHAPIN

CERTIFICATE OF MAILING

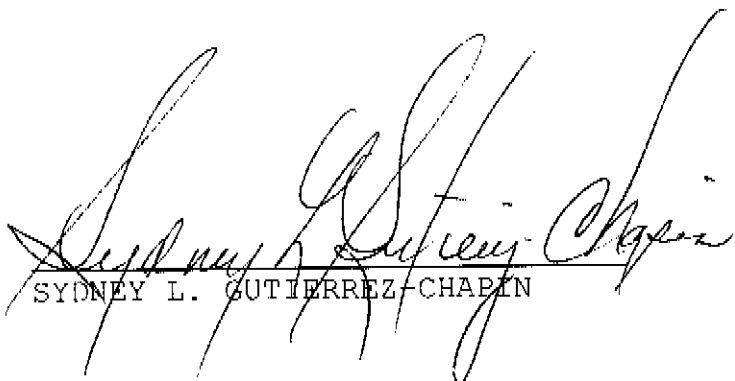
I HEREBY CERTIFY that on this 30th day of April, 2004, I caused to be served a true and correct copy of the foregoing NOTICE OF HEARING by U.S. Mail, and addressed to the following:

U.S. Trustee
P.O. Box 110
Boise, ID 83701

C. Barry Zimmerman
Chapter 7 Trustee
P.O. Box 1240
Coeur d'Alene, ID 83814

James H. Magnuson
Attorney for Chapter 7 Trustee
P.O. Box 2288
Coeur d'Alene, ID 83816

Frank A. Martin
2901 9th Avenue N.W.
Great Falls, MT 59404-5813



SYDNEY L. GUTIERREZ-CHAPIN